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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:	)	Case No.12-34475 (KCF)
	)	
Crystal Ramirez,	)	CHAPTER 7
	)	
Debtor	)	
	)	Adversary No. 13-01992 (KCF)
	)	
_____	)	Trial Date:
Crystal Ramirez,	)	
	)	
Plaintiff	)	
	)	STIPULATION OF DISMISSAL WITH
vs.	)	PREJUDICE
	)	
PNC Bank N.A,	)	
	)	
Defendant	)	
	)	
	)	
	)	
	)	
	)	
	)	
	)	
	)	
_____	)	

IT IS HEREBY STIPULATED by and between Michelle Labayen,  
Esq., attorney for the Plaintiff, Crystal Ramirez and Jennifer  
Hiller Nimeroff, Esquire, attorney for the Defendant, PNC Bank,  
N.A., that the within adversary proceeding against PNC Bank,  
N.A. is dismissed with prejudice and without costs.

LAW OFFICE OF MICHELLE LABAYEN PC

Dated: 1/6/14 By: /s/ Michelle Labayen  
Michelle Labayen, Esq.,  
Attorneys for Crystal Ramirez

WEIR& PARTNERS LLP

Dated:1/6/14 By: /s/ Jennifer Hiller Nimeroff  
Jennifer Hiller Nimeroff Esq.  
Attorneys for PNC Bank,N.A